

Information to identify the case:

Debtor 1	<u>ISAAC K. ABUROMI</u>	Social Security number or ITIN	xxx-xx-5682
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>REBECCA ABUROMI</u>	Social Security number or ITIN	xxx-xx-9673
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-16211-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

ISAAC K. ABUROMI

REBECCA ABUROMI

8/7/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
ISAAC K. ABUROMI
REBECCA ABUROMI
DebtorsCase No. 20-16211-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db ISAAC K. ABUROMI, 9 Decker Rd, Haskell, NJ 07420-1044
 jdb #REBECCA ABUROMI, 9 Decker Rd, Haskell, NJ 07420-1044
 518823424 CENTURY 21 CREST REAL ESTATE INC, 142 State Rt 23, Pompton Plains, NJ 07444-2000
 518823430 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: HOME DEPOT/, PO Box 182676, Columbus, OH 43218-2676)
 518823427 ++GC SERVICES LIMITED PARTNERSHIP, 6330 GULFTON, HOUSTON TX 77081-1198
 (address filed with court: GC SERVICES, PO Box 857, Oaks, PA 19456-0857)
 518823428 GLOBAL CREDIT & COLLECTION CORP, 4839 N Elston Ave, Chicago, IL 60630-2534
 518823429 HOME DEPOT CITIBANK, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 518823433 LIZ CORTEZ, 6 Ward Ave, Wyckoff, NJ 07481-2022
 518823434 MIDLAND MORTGAGE, PO Box 26648, Oklahoma City, OK 73126-0648
 518823435 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 518823436 N J DIVISION OF TAXATION, PO Box 245, Trenton, NJ 08695-0245
 518823437 OPTIMUM, PO Box 742698, Cincinnati, OH 45274-2698
 518823438 SCHENK PRICE SMITH KING LLP, 10 Washington St, Morristown, NJ 07960-3934
 518823439 STEVEN PALAMARA, COURT OFFICER, PO Box 7236, Paterson, NJ 07509-7236
 518823440 SUNNYSIDE TITLE, 1 Kinderkamack Rd, Hackensack, NJ 07601-5028
 518823441 +SUNRISE CREDIT SERVICES INC., 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
 518823442 TENAGLIA & HUNT, 395 W Passaic St, Rochelle Park, NJ 07662-3016
 518823443 WANAQUE BORO, 579 Ringwood Ave, Wanaque, NJ 07465-2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2020 01:19:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 08 2020 01:19:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518823423 E-mail/Text: bcwrtoff@cablevision.com Aug 08 2020 01:20:06 CABLEVISION, CSC HOLDINGS INC,
 1111 Stewart Ave, Bethpage, NY 11714-3533
 518823425 EDI: CITICORP.COM Aug 08 2020 04:13:00 CITIBANK NA, CITICORP CREDIT SERVICES,
 PO Box 790034, Saint Louis, MO 63179-0034
 518823426 EDI: DISCOVER.COM Aug 08 2020 04:13:00 DISCOVER FINANCIAL SERVICES, PO Box 6103,
 Carol Stream, IL 60197-6103
 518823427 E-mail/Text: CMG.GCS.BKP@gcserv.com Aug 08 2020 01:18:05 GC SERVICES, PO Box 857,
 Oaks, PA 19456-0857
 518823431 EDI: IRS.COM Aug 08 2020 04:13:00 INTERNAL REVENUE SERVICE, PO BOX 0010,
 KANSAS CITY, MO 64999
 518823432 EDI: JPMORGANCHASE Aug 08 2020 04:13:00 JP MORGAN CHASE, CARDMEMBER SERVICES,
 PO Box 15298, Wilmington, DE 19850-5298

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Aug 07, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Dean J. Despotovich on behalf of Joint Debtor REBECCA ABUROMI djdaty@aol.com,
G17602@notify.cincompass.com
Dean J. Despotovich on behalf of Debtor ISAAC K. ABUROMI djdaty@aol.com,
G17602@notify.cincompass.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6